

INDEXING INSTRUCTIONS: Lot 71, Section A, First Addition, Magnolia Gardens
Subdivision, P.U.D., situated in Section 34, Township 1 South, Range 6 West, DeSoto County,
MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 10, 2006, Lorraine Whitelow, executed a Deed of Trust to Lem Adams III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc acting solely as a nominee for WMC Mortgage Corp, its successors and assigns which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2568, Page 541 thereof; describing the following property:

Lot 71, Section A, First Addition, Magnolia Gardens Subdivision, P.U.D., situated in Section 34, Township 1 South, Range 6 West, DeSoto County, MS, as per plat of record in Plat Book 43, Page 5, in the Chancery Clerk's Office of DeSoto County, MS.

Property Address: 6690 PLEASANT ACRES DRIVE
OLIVE BRANCH, MS 38654

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust;
and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the , its successors and assigns The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute NATIONWIDE TRUSTEE SERVICES, INC., as Trustee in said Deed of Trust, the said NATIONWIDE TRUSTEE SERVICES, INC., to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

and
MS

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 7th day of February, 2008.

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE
FOR J.P. MORGAN CHASE BANK, NATIONAL ASSOCIATION
-WMC4 **BY CHASE HOME FINANCE LLC AS**
ATTORNEY-IN-FACT

By: _____

Its Vice President

Susana Morales

STATE OF California
COUNTY OF San Diego

**POWER OF ATTORNEY
ATTACHED AS EXHIBIT A**

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, **Susana Morales**, known personally to be the **Vice President** of the within named, **U.S. Bank National Association, as Trustee for J.P. Morgan Chase Bank, National Association -WMC4**, and acknowledged to me that (s)he signed and delivered the above and foregoing Substitution of Trustee on behalf of said corporation, after being first duly authorized to do so.

GIVEN UNDER my hand and official seal, this the 7th day of February, 2008.

NOTARY PUBLIC

My Commission Expires:

Prepared by and Return To:
0800026MS
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, Ga 30329
770-234-9181 ext 1525

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

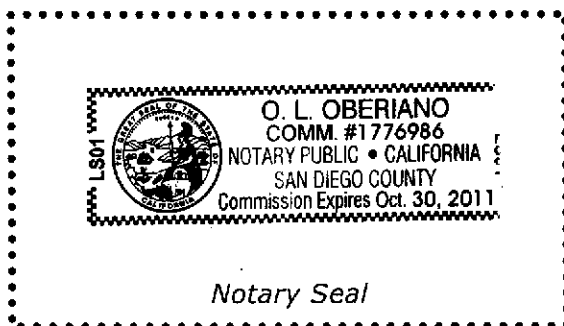
State of California

}ss

County of San Diego

On FEB 7 2008 before me, **O.L. OBERIANO**, Notary Public, personally appeared **Susana Morales** proved to me on the basis of satisfactory evidence to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under penalty of perjury under laws of the State of California that the foregoing paragraph is true and correct.



WITNESS my hand and official seal.

Signature: _____

Printed Name: **O. L. OBERIANO**

-----**OPTIONAL**-----

Description of Attached Document

Title or Type of Document: _____

Loan or Case Number: _____

Document Date: _____

Capacity(ies) Claimed by Signer

Signer(s) Name: _____

Capacity: _____

Signer is representing: _____

RECORDING REQUESTED BY:

EXHIBIT A

BK 2,890 PG 718

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

U.S. Bank National Association ("U.S. Bank"), a national banking association organized and existing under the laws of the United States of America, 60 Livingston Ave, 3rd Floor, St. Paul, MN 55107 hereby constitutes and appoints Chase Manhattan Mortgage Corporation, and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Chase Manhattan Mortgage Corporation, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of the Trustee or the Holders. This Power of Attorney is being issued in connection with Chase Manhattan Mortgage Corporation's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank in its capacity as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by U.S. Bank National Association, and to use or take any lawful means for recovery by legal process or otherwise.
2. Transact business of any kind regarding the Loans, and obtain an interest therein and/or building thereon, as U.S. Bank National Association's act and deed, to contact for, purchase, receive and take possession and evidence of title in and to the property and/or to secure payment of a promissory note or performance of any obligation or agreement.
3. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of U.S. Bank National Association.
4. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.

Witness my hand and seal this 7th day of July, 2004.

Samuel Sengil
Witness: Samuel Sengil

Paul Winterhalter
Witness: Paul Winterhalter

Bev Thompson
Witness: Bev Thompson, Trust Officer

U.S. Bank National Association, as Trustee

By: *S. Christopherson*
S. Christopherson, Vice President

By: *Charles F. Pedersen*
Charles F. Pedersen, Vice President

FOR CORPORATE ACKNOWLEDGMENT

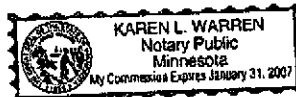
State of Minnesota

County of Ramsey

On this 7th day of July 2004, before me, the undersigned, a Notary Public in and for said County and State, personally appeared S. Christopherson, Charles F. Pedersen and Bev Thompson, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Vice President and Trust Officer, respectively of U.S. Bank National Association, and known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledge to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal.

Signature: *Karen L. Warren*
Karen Warren

My commission expires: January 31st, 2007

** TOTAL PAGE.02 **